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Attorney Docket No. 049212-0103

Applicant: Bruce Bent et al.  
Title: MONEY FUND BANKING SYSTEM WITH MULTIPLE  
BANKS AND/OR RATES  
Application No.: 09/677,535  
Filing Date: October 2, 2000  
Examiner: Felten, Daniel S.  
Art Unit: 3624

**SUPPLEMENTAL AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication supplements Applicant's reply dated December 21, 2004, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 72 of this document.

Please amend the application as follows: